

CLAIMS

Please **AMEND** claims 22, 58, 59, 60, 61, 68 and 71; **ADD** claims 73- 79. A complete listing and status of the claims follows:

1. (Canceled)
2. (Withdrawn) The method of claim 1, wherein step comprises the steps of:
 - (a) transmitting from the consumer to the merchant computer an order for the product or service;
 - (b) transmitting from the merchant computer to the billing computer information relating to the order;
 - (c) transmitting from the billing computer to the merchant computer a transaction identification code; and
 - (d) transmitting from the merchant computer to the consumer the transaction identification code.
3. (Withdrawn) The method of claim 1, wherein step (1) comprises the steps of:
 - (a) transmitting from the consumer to the merchant an order for the product or service; and
 - (b) transmitting from the merchant com to the consumer a transaction identification code.
4. (Withdrawn) The method of claim 1, wherein step (1) comprises the step of transmitting from the consumer to the billing computer an order for the product or service.

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5. (Withdrawn) The method of claim 4, wherein steps (1) and (2) are combined into one transmission.
6. (Withdrawn) The method of claim 1, further comprising, prior to step (2), the step of transmitting from the billing computer to the consumer a description of the transaction.
7. (Withdrawn) The method of claim 1, wherein step (3) comprises the steps of:
 - (a) transmitting an authorization request to a consumer billing authority; and
 - (b) receiving an authorization response from the consumer billing authority.
8. (Withdrawn) The method of claim 1, wherein the authorization code comprises a billing account identifier.
9. (Withdrawn) The method of claim 8, wherein the authorization code further comprises a PIN.
10. (Withdrawn) The method of claim 9, wherein:
the PIN is associated with a predetermined restriction for the consumer; and wherein step (3) includes the step of considering the predetermined restriction.
11. (Withdrawn) The method of claim 1, wherein step (4) comprises the step of delivering the product or service to the consumer.

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12. (Withdrawn) The method of claim 11, wherein step (4) further comprises the step of transmitting from the merchant computer to the billing computer an acknowledgment of the delivery of the product or service indicating the status of the delivery.

13. (Withdrawn) The method of claim 12, further comprising the step of charging the transaction to the consumer billing account only if the delivery acknowledgment indicates that the delivery of the product or service was successful.

14. (Withdrawn) The method of claim 1, wherein step (4) comprises the steps of

- (a) transmitting from the consumer to the billing computer a first consumer identifier;
- (b) transmitting from the billing computer to the merchant computer the first consumer identifier;
- (c) transmitting from the consumer to the merchant computer an order fulfillment request and a second consumer identifier;
- (d) comparing the first consumer identifier and the second consumer identifier; and
- (e) delivering the product or service to the consumer if the first consumer identifier matches the second consumer identifier.

15. (Withdrawn) The method of claim 1, wherein step (4) comprises the steps of:

- (a) transmitting from the consumer to the billing computer a first consumer identifier;
- b) transmitting from the consumer to the merchant computer an order fulfillment request and a second consumer identifier;

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- (c) transmitting from the merchant computer to the billing computer a fulfillment approval request and the second consumer identifier;
- (d) comparing the first consumer identifier and, the second consumer identifier;
- (e) if the first consumer identifier matches the second consumer identifier, transmitting from the billing computer to the merchant computer a fulfillment approval response indicating approval to fulfill the transaction, and otherwise transmitting a fulfillment approval response indicating denial to fulfill the transaction; and
- f) delivering the product or service to the consumer if the fulfillment approval response indicates approval to fulfill the transaction.

16. (Withdrawn) The method of claim 14 or 15, wherein the first consumer identifier and the second consumer identifier identify only the consumer's connection to the computer network.

17. (Withdrawn) The method of claim 14 or 15, wherein the first consumer identifier and the second consumer identifier comprise a digital certificate.

18. (Withdrawn) A method of conducting a transaction between a consumer, a merchant computer, and a billing computer connected together over a computer network, wherein the consumer purchases a product or service from the merchant computer by charging the value of the product or service to a consumer billing account, the method comprising the steps of:

- (1) transmitting from the consumer to the merchant computer an order for the product or service;

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- (2) transmitting from the merchant computer to the billing computer information relating to the order;
 - (3) transmitting from the billing computer to the merchant computer a transaction identification code;
 - (4) transmitting from the merchant computer to the consumer the transaction identification code;
 - (5) transmitting from the billing computer to the consumer a description of the transaction;
 - (6) from the consumer to the billing computer an authorization code for the transaction comprising a billing account identifier and a first consumer identifier;
 - (7) the billing computer determining whether to approve the transaction by considering the authorization code;
 - (8) transmitting from the billing computer to the merchant computer the first consumer identifier;
 - (9) transmitting from the consumer to the merchant computer an order fulfillment request and a second consumer identifier;
 - (10) comparing the first consumer identifier and the second consumer identifier; and
 - (11) delivering the product from the merchant computer to the consumer if the billing computer approves the transaction and the first consumer identifier matches the second consumer identifier; and
- wherein the merchant computer does not receive information identifying the consumer billing account.

19. (Withdrawn) A method of conducting a transaction between a consumer, a merchant computer, and a billing computer connected together over a computer network, wherein the consumer purchases a product or service from the merchant computer by charging the value of

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the product or service to a consumer billing account the method comprising the steps of:

- (1) transmitting from the consumer to the merchant computer an order for the product or service;
- (2) transmitting from the merchant computer to the billing computer information relating to the order;
- (3) transmitting from the billing computer to the merchant computer a transaction identification code;
- (4) transmitting from the merchant computer to the consumer the transaction identification code;
- (5) transmitting from the billing computer to the consumer a description of the transaction;
- (6) transmitting from the consumer to the billing computer an authorization code for the transaction comprising a billing account identifier and a first consumer identifier;
- (7) the billing computer determining whether to approve the transaction by considering the authorization code;
- (8) transmitting from the consumer to the merchant computer an order fulfillment request and a second consumer identifier;
- (9) transmitting from the merchant computer to the billing computer a fulfillment approval request and the second consumer identifier;
- (10) comparing the first consumer identifier and the second consumer identifier;
- (11) transmitting from the billing computer to the merchant computer a fulfillment approval response indicating approval to fulfill the transaction if the first consumer identifier matches the second consumer identifier, and denial to fulfill the transaction otherwise; and

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(12) delivering the product or service to the consumer lithe billing computer approves the transaction and the fulfillment approval response indicates approval to fulfill the transaction; and

wherein the merchant computer does not receive information identifying the consumer billing account.

20. (Canceled)

21. (Previously Presented) A method of conducting a multiplicity of transactions between a consumer, at least one merchant computer, and a billing computer connected together over a computer network, wherein each transaction is for a product or service that the consumer purchases using one of the at least one merchant computers, the method comprising:

(a) aggregating a multiplicity of transactions that involve the consumer; and

(b) upon the occurrence of an unscheduled event, charging the aggregated multiplicity of transactions to a consumer billing account and incurring from a consumer billing authority a processing fee corresponding to the multiplicity of transactions.

22. (Currently Amended) The method of claim 21, further comprising the steps of:

(c) directly charging those of the multiplicity of transactions at the time of transaction that meet predetermined criteria to the consumer billing account; and

(d) performing (a) and (b) for those of the multiplicity of transactions that do not meet the predetermined criteria.

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23. (Previously Presented) The method of claim 22, further comprising the steps of:

obtaining from the consumer billing authority a pre-authorization that permits charging a predetermined amount to the consumer billing account.

24. (Previously Presented) The method of claim 21, further comprising the steps of:

obtaining from the consumer billing authority a pre-authorization that permits charging a predetermined amount to the consumer billing account.

25. (Withdrawn) A method of conducting a transaction at a merchant computer connected by a computer network to a consumer and a billing computer, wherein the consumer purchases a product or service from the merchant computer by charging the value of the product or service to a consumer billing account, the method comprising the steps of:

(1) initiating the transaction for the product or service;
(2) receiving an approval identification for the transaction from the billing computer; and

(3) fulfilling the transaction if the billing computer approves the transaction; and

wherein the merchant computer does not receive information identifying the consumer billing account.

26. (Withdrawn) The method of claim 25, wherein step (1) comprises the steps of:

(a) receiving an order for the product or service from the consumer;

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- (b) transmitting information relating to the other to the billing computer;
- (c) receiving a transaction identification code from the billing computer; and
- (d) transmitting the transaction identification code to the consumer.

27. (Withdrawn) The method of claim 25, wherein step (1) comprises the steps of:

- (a) receiving an order for the product or service from the consumer; and
- (b) transmitting a transaction identification code to the consumer.

28. (Withdrawn) The method of claim 25, wherein step (3) comprises the step of delivering the product or service to the consumer.

29. (Withdrawn) The method of claim 28, wherein step (3) further comprises the step of transmitting to the billing computer an acknowledgment of the delivery of the product or service indicating the status of the delivery.

30. (Withdrawn) The method of claim 25, wherein step (3) comprises the steps of:

- (a) receiving a first consumer identifier from the billing computer;
- (b) receiving an order fulfillment request and a second consumer identifier from the consumer

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(c) comparing the first consumer identifier and the second consumer identifier; and

(d) delivering the product or service to the consumer only if the first consumer identifier matches the second consumer identifier.

31. (Withdrawn) The method of claim 25, wherein step (3) comprises the steps of:

(a) receiving an order fulfillment request and a consumer identifier from the consumer;

(b) transmitting to the billing computer a fulfillment approval request and the consumer identifier;

(c) receiving a fulfillment approval response from the billing computer; and

(d) delivering the product or service to the consumer if the fulfillment approval response indicates approval to fulfill the transaction.

32. (Withdrawn) A method of conducting a transaction at a merchant computer connected by a computer network to a consumer and a billing computer, wherein the consumer purchases a product or service from the merchant computer by charging the value of the product or service to a consumer billing account, the method comprising the steps of:

(1) receiving an approval indication for the transaction from the billing computer;

(2) fulfilling the transaction if the billing computer approves the transaction; and

wherein the merchant computer does not receive information identifying the consumer billing account.

33. (Withdrawn) A method of conducting a transaction at a merchant computer connected by a computer network to a consumer and a billing computer, wherein the consumer purchases a product or service from the merchant computer by charging the value of the product or service to a consumer billing account, the method comprising the steps of:

- (1) receiving an order for the product or service from the consumer;
 - (2) transmitting information relating to the order to the billing computer;
 - (3) receiving a transaction identification code from the billing computer;
 - (4) transmitting the transaction identification code to the consumer;
 - (5) receiving an approval indication for the transaction and a first consumer identifier from the billing computer;
 - (6) receiving an order fulfillment request and a second consumer identifier from the consumer;
 - (7) comparing the first consumer identifier and the second consumer identifier; and
 - (8) delivering the product to the consumer if the billing computer approves the transaction and the first consumer identifier matched the second consumer identifier and
- wherein the merchant computer does not receive information identifying the consumer billing account.

34. (Withdrawn) A method of conducting a transaction at a merchant computer connected by a computer network to a consumer and a billing computer, wherein the consumer wishes to purchase a product or service

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from the merchant computer by charging the value of the product or service to a consumer billing account, the method comprising the steps of:

- (1) receiving an order for the product or service from the consumer;
 - (2) transmitting information relating to the order to the billing computer;
 - (3) receiving a transaction identification code from the billing computer;
 - (4) transmitting the transaction identification code to the consumer;
 - (5) receiving an approval identification for the transaction from the billing computer;
 - (6) receiving an order fulfillment request and a consumer identifier from the consumer;
 - (7) transmitting a fulfillment approval request and the consumer identifier to the billing computer;
 - (8) receiving a fulfillment approval response from the billing computer;
 - (9) delivering the product or service to the consumer if the billing computer approves the transaction and the fulfillment approval response indicates approval to fulfill the transaction; and
- wherein the merchant computer does not receive information identifying the consumer billing account.

35. (Withdrawn) A merchant computer connected by a computer network to a consumer and a billing computer, comprising:

- a network interface for connecting to the computer network; and
- a controller for conducting a transaction with the consumer,

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wherein the controller conducts the transaction with the consumer upon receiving an approval code from the billing computer,

wherein the merchant computer does not receive information identifying the consumer billing account.

36. (Withdrawn) The merchant computer of claim 35, further comprising a transaction memory for storing transaction information from the billing computer.

37. (Withdrawn) The merchant computer of claim 35, further comprising a comparator for comparing consumer identifier one received from the consumer and a second one received from the billing computer.

38. (Withdrawn) The merchant computer of claim 35, wherein the controller performs the steps of:

- (1) initiating the transaction for the product or service;
- (2) receiving an approval indication for the transaction from the billing computer; and
- (3) fulfilling the transaction if the billing computer approves the transaction.

39. (Withdrawn) The merchant computer of claim 36, wherein the controller performs the steps of:

- (1) initiating the transaction for the product or service;
- (2) storing information about the transaction in the transaction memory;
- (3) receiving an approval indication for the transaction from the billing computer;
- (4) storing the approval in the transaction memory; and

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(5) fulfilling the transaction if the billing computer approves the transaction.

40. (Withdrawn) The merchant computer of claim 37, wherein the controller performs the steps of:

- (1) initialing the transaction for the product or service;
- (2) receiving an approval indication for the transaction from the billing computer;
- (3) receiving a first consumer identifier from the billing computer;
- (4) receiving an order fulfillment request and a second consumer identifier from the consumer;
- (5) comparing the first consumer identifier and the second consumer identifier using the comparator; and
- (6) delivering the product or service to the consumer if the billing computer approves the transaction and the first consumer identifier matches the second consumer identifier.

41. (Canceled)

42. (Withdrawn) The method of claim 41, wherein step (1) comprises the steps of

- (a) receiving from the merchant computer information relating to an order for the product or service placed by the consumer; and
- (b) transmitting to the merchant computer a transaction identification code.

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43. (Withdrawn) The method of claim 41 wherein step (1) comprises the step of receiving an order for the product or service from the consumer.

44. (Withdrawn) The method of claim 43, wherein steps (1) and (2) occur substantially simultaneously.

45. (Withdrawn) The method of claim 41, further comprising, prior to step (2), the step of transmitting to the consumer a description of the transaction.

46. (Withdrawn) The method of claim 41, wherein step (3) comprises the steps of:

- (a) transmitting an authorization request to the consumer billing authority; and
- (b) receiving an authorization response from the consumer billing authority.

47. (Withdrawn) The method of claim 41, wherein the authorization code comprises a billing account identifier.

48. (Withdrawn) The method of claim 47, wherein the authorization code further comprises a PIN.

49. (Withdrawn) The method of claim 48, wherein:
the PIN is associated with a predetermined restriction for the consumer; and
the steps of determining whether to approve the transaction further including considering the predetermined restriction.

50. (Withdrawn) The method of claim 41, wherein step (5) comprises the step of receiving from the merchant computer an acknowledgment that the merchant computer delivered the product or service to the consumer and indicating the status of the delivery.

51. (Withdrawn) The method of claim 50, further comprising the step of charging the transaction to the consumer billing account only if the delivery acknowledgment indicates that the delivery of the product or service was successful.

52. (Withdrawn) The method of claim 41, wherein step (5) comprises the steps of:

- (a) receiving a consumer identifier from the consumer; and
- (b) transmitting the consumer identifier to the merchant computer.

53. (Withdrawn) The method of claim 41, wherein step (5) comprises the steps of:

- (a) receiving from the consumer a first consumer identifier;
- (b) receiving from the merchant computer a fulfillment approval request and a second consumer identifier;
- (c) comparing the first consumer identifier and, the second consumer identifier; and
- (d) if the first consumer identifier matches the second consumer identifier, transmitting to the merchant computer a fulfillment approval response indicating approval to fulfill the transaction, and otherwise transmitting a fulfillment approval response indicating denial to fulfill the transaction.

54. (Withdrawn) A method of conducting a transaction at a billing computer connected to a computer network, wherein a consumer purchases a product or service from a merchant computer by charging the value of the product or service to a consumer billing account, the method comprising the steps of:

- (1) receiving an authorization code from the consumer indicating authorization to conduct the transaction;
 - (2) determining whether to approve the transaction by considering the authorization code;
 - (3) transmitting approval to conduct the transaction to the merchant computer if the transaction is approved;
 - (4) fulfilling the transaction if the transaction is approved; and
- wherein the billing computer does not transmit information identifying the consumer billing account to the merchant computer.

55. (Withdrawn) A method of conducting a transaction at a billing computer connected to a computer network, wherein a consumer purchases a product or service from a merchant computer by charging the value of the product or service to a consumer billing account, the method comprising the steps of:

- (1) receiving from the merchant computer information relating to an order for the product or service placed by the consumer;
- (2) transmitting to the merchant computer a transaction identification code;
- (3) transmitting to the consumer a description of the transaction;

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(4) receiving from the consumer an authorization code for the transaction comprising a billing account identifier and a consumer identifier;

(5) determining whether to approve the transaction by considering the authorization code;

(6) transmitting approval to conduct the transaction to the merchant computer if the transaction is approved;

(7) transmitting to the merchant computer the consumer identifier; and wherein the billing computer does not transmit information identifying the consumer billing account to the merchant computer.

56. (Withdrawn) A method of conducting a transaction at a billing computer connected to a computer network, wherein a consumer purchases a product or service from a merchant computer by charging the value of the product or service to a consumer billing account, the method comprising the steps of:

(1) receiving from the merchant computer information relating to an order for the product or service placed by the consumer;

(2) transmitting to the merchant computer a transaction identification code;

(3) transmitting to the consumer a description of the transaction;

(4) receiving from the consumer an authorization code for the transaction comprising a billing account identifier and a first consumer identifier;

(5) determining whether to approve the transaction by considering the authorization code;

(6) transmitting approval to conduct the transaction to the merchant computer if the transaction is approved;

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(7) receiving from the merchant computer a fulfillment approval request and a second consumer identifier;

(8) comparing the first consumer identifier and the second consumer identifier;

(9) transmitting to the merchant computer a fulfillment approval response indicating approval to fulfill the transaction if the first consumer identifier matches the second consumer identifier, and denial to fulfill the transaction otherwise; and wherein the billing computer does not transmit information identifying the consumer billing account to the merchant computer.

57. (Canceled)

58. (Currently Amended) A method of conducting a multiplicity of transactions between a consumer and at least one merchant computer at a billing computer, wherein:

the consumer, the at least one merchant computer, and the billing computer are connected together over a computer network;

each transaction is for a product or service that the consumer purchases using at least one merchant computer; and

the method comprises the steps of conducting for each of the multiplicity of transactions ~~according to a method that comprises:~~

(1) initiating the transaction for the product or service;
(2) receiving an authorization code from the consumer indicating authorization to conduct the transaction;

(3) determining whether to approve the transaction by considering the authorization code;

(4) transmitting approval to conduct the transaction to the merchant computer if the transaction is approved;

(5) determining at the time of each transaction whether the transaction amount exceeds a pass-through amount and if so, charging the transaction amount directly to the customer billing account,
and if each transaction amount does not exceed the pass-through amount:

(5) aggregating each transaction as part of the
multiplicity of transactions; and

(6) upon the occurrence of an ~~unscheduled~~ event,
charging the aggregated multiplicity of transactions to a consumer
billing account and incurring from a consumer billing authority a
processing fee corresponding to the multiplicity of transactions;
wherein the billing computer does not transmit information
identifying the consumer billing account to the merchant computer.

59. (Currently Amended) A method of conducting a multiplicity of
transactions between a consumer and at least one merchant computer at a
billing computer, wherein:

the consumer, the at least one merchant computer, and the billing
computer are connected together over a computer network;

each transaction is for a product or service that the consumer
purchases using at least one merchant computer; and

the method comprises the steps of conducting for each of the
multiplicity of transactions ~~according to a method that comprises:~~

- (1) initiating the transaction for the product or service;
- (2) receiving an authorization code from the consumer
indicating authorization to conduct the transaction;
- (3) determining whether to approve the transaction by
considering the authorization code;

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- (4) transmitting approval to conduct the transaction to the merchant computer if the transaction is approved;
 - (5) charging those of the multiplicity of transactions that meet predetermined criteria to the consumer billing account;
 - (6) aggregating those of the multiplicity of transactions that do not meet the predetermined criteria; and
 - (7) upon the occurrence of an unscheduled ~~specified~~ event, charging the aggregated multiplicity of transactions to a consumer billing and incurring from a consumer billing authority a processing fee corresponding to the multiplicity of transactions;
- wherein the billing computer does not transmit information identifying the consumer billing account to the merchant computer.

60. (Currently Amended) A method of conducting a multiplicity of transactions between a consumer and at least one merchant computer at a billing computer, wherein:

the consumer, the at least one merchant computer, and the billing computer are connected together over a computer network;

each transaction is for a product or service that the consumer purchases using at least one merchant computer; and

the method comprises the steps of conducting for each of the multiplicity of transactions ~~according to a method that comprises:~~

- (1) initiating the transaction for the product or service;
- (2) receiving an authorization code from the consumer indicating authorization to conduct the transaction;
- (3) determining whether to approve the transaction by considering the authorization code;
- (4) transmitting approval to conduct the transaction to the merchant computer if the transaction is approved;

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(5) obtaining from the consumer billing authority a pre-authorization that permits charging a predetermined amount to the consumer billing account;

(6) aggregating the multiplicity of transactions; and

(7) upon the occurrence of a unscheduled event, charging the aggregated multiplicity of transactions to a consumer billing account and incurring from a consumer billing authority a processing fee to the multiplicity of transactions;

wherein the billing computer does not transmit information identifying the consumer billing account to the merchant computer.

61. (Currently Amended) A method of conducting a multiplicity of transactions between a consumer and at least one merchant computer at a billing computer, wherein:

the consumer, the at least one merchant computer, and the billing computer are connected together over a computer network;

each transaction is for a product or service that the consumer purchases using at least one merchant computer; and

the method comprises the steps of conducting for each of the multiplicity of transactions ~~according to a method that comprises:~~

(1) initiating the transaction for the product or service;

(2) receiving an authorization code from the consumer indicating authorization to conduct the transaction;

(3) determining whether to approve the transaction by considering the authorization code;

(4) transmitting approval to conduct the transaction to the merchant computer if the transaction is approved;

(5) obtaining from the consumer billing authority a pre-authorization that permits charging a predetermined amount to the consumer billing account;

(6) charging those of the multiplicity of transactions that meet predetermined criteria to the consumer billing account;

(7) aggregating those of the multiplicity of transactions that do not meet the predetermined criteria; and

(8) upon the occurrence of an ~~unscheduled~~ event, charging the aggregated multiplicity of transactions to a consumer billing account and incurring from a consumer billing authority a processing fee corresponding to the multiplicity of transactions;

wherein the billing computer does not transmit information identifying the consumer billing account to the merchant computer.

62. (Withdrawn) A billing computer connected to a consumer and a merchant computer by a computer network comprising:

a network interface for connecting to the computer network;

a consumer billing authority interface for connecting to a consumer billing authority;

a transaction memory for storing transaction information;

an account database for storing consumer account information;

a comparator for determining whether to approve transactions;

a controller for conducting a transaction including the purchased of a product or service by charging the value of the product or service to a consumer billing account; and wherein the billing computer does not transmit information identifying the consumer billing account to the merchant computer and does not receive information identifying the consumer billing account from the merchant computer.

63. (Withdrawn) The billing computer of claim 62, further comprising a predefined database containing predefined transaction descriptions.

64. (Withdrawn) The billing computer of claim 62, further comprising an aggregation memory for storing previously completed transactions that are to be aggregated together into one or more billing events for submission to the consumer billing authority.

65. (Withdrawn) The billing computer of claim 62, wherein the controller performs the steps of:

- (1) initiating the transaction for the product or service;
- (2) storing information about the transaction in the transaction memory;
- (3) receiving an authorization code from the consumer indicating authorization to conduct the transaction;
- (4) determining whether to approve the transaction using the computer by considering the authorization code and the consumer account information in the account database; and
- (5) if the transaction is approved, performing the further steps of:
 - (6) transmitting approval to conduct the transaction to the merchant computer;
 - (7) fulfilling the transaction; and
 - (8) communicating with the consumer billing authority to charge the transaction to the consumer billing account.

66. (Withdrawn) The billing computer of claim 63, wherein the controller performs the steps of:

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- (1) initiating the transaction for the product or service based upon a predefined transaction description in the predefined database;
- (2) storing information about the transaction in the transaction memory;
- (3) receiving an authorization code from the consumer indicating authorization to conduct the transaction;
- (4) determining whether to approve the transaction by considering the authorization code and the consumer account information in the account database; and
- (5) if the transaction is approved, performing the further steps of:
 - (6) transmitting approval to conduct the transaction to the merchant computer;
 - (7) fulfilling the transaction; and
 - (8) communicating with the consumer billing authority to charge the transaction to the consumer billing account.

67. (Withdrawn) The billing computer of claim 64, wherein the controller performs the steps of:

- (1) initiating the transaction for the product or service;
- (2) storing information about the transaction in the transaction memory;
- (3) receiving an authorization code from the consumer indicating authorization to conduct the transaction;
- (4) determining whether to approve the transaction by considering the authorization code and the consumer account information in the account database;
- (5) if the transaction is approved, performing the steps of:

- (a) transmitting approval to conduct the transaction to the merchant computer; and
 - (b) fulfilling the transaction; and
- wherein the controller performs the further steps of:
- (6) storing the transaction in the aggregation memory;
 - (7) aggregating into an aggregate total the transaction with one or more previously completed transactions stored in the aggregation memory; and
 - (8) communicating with the consumer billing authority to charge the aggregate total to the consumer billing account as one or more billing events.

68. (Currently Amended) A method of charging for a multiplicity of online transactions that involve a consumer, the method comprising:

- (a) aggregating at a billing computer a multiplicity of transactions that involve the consumer; and
- (b) charging the aggregated multiplicity of transactions upon the occurrence of an ~~unscheduled~~ event to a consumer billing account and incurring from a consumer billing authority a processing fee corresponding to the multiplicity of transactions.

69. (Previously Presented) The method of claim 68, wherein the event comprises a total of the aggregated multiplicity of transactions exceeding a predetermined monetary value.

70. (Previously Presented) The method of claim 68, wherein the event comprises a total number of the aggregated multiplicity of transactions exceeding a predetermined number.

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71. (Currently Amended) The method of claim 68, wherein the event comprises a total time period elapsed since a transaction exceeding a predetermined ~~time~~time period.

72. (Previously Presented) The method of claim 68, further including determining if a new transaction meets or exceeds a predetermined monetary value and aggregating the new transaction in (a) only when the new transaction does not exceed the predetermined monetary value.

73. (New) The method of claim 21, further comprising prior to the step of aggregating the steps of:

obtaining pre-authorization that permits charging a predetermined amount to a customer billing account and re-obtaining pre-authorization based on a predetermined period of time expiring from the previous pre-authorization.

74. (New) The method of claim 21, further comprising prior to the step for aggregating, the steps of:

determining at the time of each transaction whether the transaction amount exceeds a pass-through amount and if so, charging the transaction amount directly to the customer billing account and bypassing steps a) and b),

and if each transaction amount does not exceed the pass-through amount, performing steps a) and b).

75. (New) the method of claim 21, further comprising prior to the step for aggregating the step of:

determining whether or not to perform steps a) and b) based on the type of each transaction.

76. (New) The method of claim 60, further comprising prior to the step of aggregating the steps of:

obtaining pre-authorization that permits charging a predetermined amount to a customer billing account and re-obtaining pre-authorization based on a predetermined period of time expiring from the previous pre-authorization.

77. (New) The method of claim 58, wherein the step of receiving an authorization code from the consumer includes redirecting the consumer to a web site of the billing computer for receiving the authorization code.

78. (New) The method of claim 61, wherein the predetermined criteria includes the type of transaction.

79. (New) the method of claim 61, further comprising prior to the step of aggregating the steps of:

obtaining pre-authorization that permits charging a predetermined amount to a customer billing account and re-obtaining pre-authorization based on a predetermined period of time expiring from the previous pre-authorization.